

NLI Product for Bancassurance

Introduction

Insurance is an important financial sector. Financial security of the country's business, wealth and personal life is ensured through insurance. The savings earned from this sector are invested in the long term for the development of the country. There is immense potential for marketing and expansion of insurance in Bangladesh. Insurance sector can be an important partner in the economic activities of the country. In particular, the need and importance of insurance is immense to achieve the development goals of the government.

In the long period after independence, the industry, commerce and banking sector in the country expanded greatly, but the life insurance industry did not gain much institutionalization. The rate of life insurance in Bangladesh is very low in proportion to the current population. In different countries of the world, especially in developed countries, the obligation and expansion of life insurance is very high. But there is a negative perception about life insurance among the people of our country. One of the reasons for this is the lack of proper understanding and trust of people towards insurance. Through insurance, the customer or the policyholder gets financial benefit as well as coverage against unwanted risks. The current government has taken various steps to expand the insurance industry including formulating insurance policies. The 'Insurance Development and Regulatory Authority' is already implementing various programs to achieve a positive outlook on insurance by ensuring good governance in the insurance industry and organizing insurance fairs nationally. As a part of this, IDRA and Bangladesh Bank jointly launched the Bancassurance Scheme to provide simple and transparent information about insurance to the public. Where Banks and Insurance Companies will jointly perform the work. In view of this, people's faith for the insurance company will be increased.

The details and benefits of the plans by National Life Insurance Company are listed below in sequence:

Plan No-01

Endowment Insurance Plan (With Bonus)

It is the most common and popular insurance scheme which provides financial security as well as encourages the saving tendency to the people. In case of death of the policy holder within the term or survive at the end of the term of the policy the Basic Sum Assured is paid with accrued bonuses.

Features & Eligibility:

Types of plan:	Endowment Insurance Plan.
Minimum entry age:	18 years
Maximum entry age:	60 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	10, 15, 20, 25, 30 & 35 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policy holder can avail tax rebate facility against the policy.
Premium Rate :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage :	DIAB (Double Indemnity Accidental Benefit) PDAB (Permanent Disability and Accidental Benefits) HI (Hospitalization Insurance): Hospitalization benefits up to BDT 1,00,000 for Self, Spouse and two Children (max four person) individually.

Benefits:

On Death: On the survival of the insured till the end of the term full Sum Assured with accrued bonuses will be paid to the insured.

On Death: On death of the insured during the term of the inforce policy, Sum Assured with accrued bonuses will be paid to the nominee(s).

Loan : The insured can avail the Loan facility (maximum 90% of Surrender/Encashment value) after completion of 2 (two) years.

Surrender : The insured can avail Surrender/Encashment value after completion of 2 (two) years.

Table No - 01
Annual Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	107.11	69.70	51.13	39.42	31.91	26.90
26	107.12	69.72	51.16	39.48	32.02	27.06
27	107.13	69.74	51.21	39.56	32.14	27.23
28	107.13	69.77	51.26	39.65	32.28	27.43
29	107.16	69.81	51.33	39.76	32.44	27.66
30	107.18	69.85	51.42	39.89	32.63	27.92
31	107.21	69.91	51.52	40.04	32.84	28.20
32	107.25	69.97	51.64	40.22	33.08	28.53
33	107.30	70.07	51.78	40.42	33.35	28.89
34	107.37	70.18	51.94	40.65	33.66	29.29
35	107.44	70.30	52.14	40.91	34.00	29.74
36	107.54	70.46	52.36	41.21	34.39	
37	107.66	70.63	52.62	41.54	34.83	
38	107.80	70.84	52.91	41.92	35.32	
39	107.97	71.08	53.24	42.35	35.86	
40	108.16	71.36	53.62	42.83	36.46	
41	108.39	71.68	54.04	42.36		
42	108.65	72.04	54.52	43.95		
43	108.96	72.44	55.04	44.61		
44	109.29	72.89	55.63	45.33		
45	109.67	73.39	56.28	46.14		
46	110.09	73.94	57.00			
47	110.56	74.56	57.79			
48	111.08	75.43	58.66			
49	111.65	75.97	59.63			
50	112.28	76.78	60.69			
51	112.96	77.68				
52	113.72	78.70				
53	114.55	79.76				
54	115.46	80.95				
55	116.46	82.25				
56	117.46					
57	118.50					
58	119.54					
59	120.70					
60	121.96					

Table No - 01
Half Yearly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	56.23	36.59	26.84	20.70	16.75	14.12
26	56.24	36.60	26.86	20.73	16.81	14.21
27	56.24	36.61	26.89	20.77	16.87	14.30
28	56.24	36.63	26.91	20.82	16.95	14.40
29	56.26	36.65	26.95	20.87	17.03	14.52
30	56.27	36.67	27.00	20.94	17.13	14.66
31	56.29	36.70	27.05	21.02	17.24	14.81
32	56.31	36.73	27.11	21.12	17.37	14.98
33	56.33	36.79	27.18	21.22	17.51	15.17
34	56.37	36.84	27.27	21.34	17.67	15.38
35	56.41	36.91	27.37	21.48	17.85	15.61
36	56.46	36.99	27.49	21.64	18.05	
37	56.52	37.08	27.63	21.81	18.29	
38	56.60	37.19	27.78	22.01	18.54	
39	56.68	37.32	27.95	22.23	18.83	
40	56.78	37.46	28.15	22.49	19.14	
41	56.90	37.63	28.37	22.24		
42	57.04	37.82	28.62	23.07		
43	57.20	38.03	28.90	23.42		
44	57.38	38.27	29.21	23.80		
45	57.58	38.53	29.55	24.22		
46	57.80	38.82	29.93			
47	58.04	39.14	30.34			
48	58.32	39.60	30.80			
49	58.62	39.88	31.31			
50	58.95	40.31	31.86			
51	59.30	40.78				
52	59.70	41.32				
53	60.14	41.87				
54	60.62	42.50				
55	61.14	43.18				
56	61.67					
57	62.21					
58	62.76					
59	63.37					
60	64.03					

Table No – 01
Quarterly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	29.46	19.17	14.06	10.84	8.78	7.40
26	29.46	19.17	14.07	10.86	8.81	7.44
27	29.46	19.18	14.08	10.88	8.84	7.49
28	29.46	19.19	14.10	10.90	8.88	7.54
29	29.47	19.20	14.12	10.93	8.92	7.61
30	29.47	19.21	14.14	10.97	8.97	7.68
31	29.48	19.23	14.17	11.01	9.03	7.76
32	29.49	19.24	14.20	11.06	9.10	7.85
33	29.51	19.27	14.24	11.12	9.17	7.94
34	29.53	19.30	14.28	11.18	9.26	8.05
35	29.55	19.33	14.34	11.25	9.35	8.18
36	29.57	19.38	14.40	11.33	9.46	
37	29.61	19.42	14.47	11.42	9.58	
38	29.65	19.48	14.55	11.53	9.71	
39	29.69	19.55	14.64	11.65	9.86	
40	29.74	19.62	14.75	11.78	10.03	
41	29.81	19.71	14.86	11.65		
42	29.88	19.81	14.99	12.09		
43	29.96	19.92	15.14	12.27		
44	30.05	20.04	15.30	12.47		
45	30.16	20.18	15.48	12.69		
46	30.27	20.33	15.68			
47	30.40	20.50	15.89			
48	30.55	20.74	16.13			
49	30.70	20.89	16.40			
50	30.88	21.11	16.69			
51	31.06	21.36				
52	31.27	21.64				
53	31.50	21.93				
54	31.75	22.26				
55	32.03	22.62				
56	32.30					
57	32.59					
58	32.87					
59	33.19					
60	33.54					

Table No – 01
Monthly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	9.91	6.45	4.73	3.65	2.95	2.49
26	9.91	6.45	4.73	3.65	2.96	2.50
27	9.91	6.45	4.74	3.66	2.97	2.52
28	9.91	6.45	4.74	3.67	2.99	2.54
29	9.91	6.46	4.75	3.68	3.00	2.56
30	9.91	6.46	4.76	3.69	3.02	2.58
31	9.92	6.47	4.77	3.70	3.04	2.61
32	9.92	6.47	4.78	3.72	3.06	2.64
33	9.93	6.48	4.79	3.74	3.08	2.67
34	9.93	6.49	4.80	3.76	3.11	2.71
35	9.94	6.50	4.82	3.78	3.15	2.75
36	9.95	6.52	4.84	3.81	3.18	
37	9.96	6.53	4.87	3.84	3.22	
38	9.97	6.55	4.89	3.88	3.27	
39	9.99	6.57	4.92	3.92	3.32	
40	10.00	6.60	4.96	3.96	3.37	
41	10.03	6.63	5.00	3.92		
42	10.05	6.66	5.04	4.07		
43	10.08	6.70	5.09	4.13		
44	10.11	6.74	5.15	4.19		
45	10.14	6.79	5.21	4.27		
46	10.18	6.84	5.27			
47	10.23	6.90	5.35			
48	10.27	6.98	5.43			
49	10.33	7.03	5.52			
50	10.39	7.10	5.61			
51	10.45	7.19				
52	10.52	7.28				
53	10.60	7.38				
54	10.68	7.49				
55	10.77	7.61				
56	10.87					
57	10.96					
58	11.06					
59	11.16					
60	11.28					

Plan No- 02
Anticipated Endowment Insurance (with bonus)

In expected three installment term insurance, the Sum Assured is available at partial rates in 3 installments over the entire term. The installment money received during the term helps to invest in profitable activities or to implement the marriage, education and other plans of children.

Features & Eligibility:

Types of plan:	Anticipated Endowment Insurance plan with three payments.
Minimum entry age:	18 years
Maximum entry age:	58 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	12, 15, 18 & 21 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage :	DIAB (Double Indemnity Accidental Benefit) PDAB (Permanent Disability & Accidental Benefits)

Benefits:

On Survival:	i. 25% of the Sum Assured is payable on the survival of the policyholder after completion of 1/3 time of the policy period.
	ii. Another 25% becomes payable on the survival of the policyholder after completion of 2/3 time of the policy period.
	iii. Remaining 50% of Sum Assured with accrued bonuses will be paid at maturity.
On Death:	On death of the insured during the term of the inforce policy; Sum Assured with accrued bonuses will be paid to the nominee(s).
Loan :	The insured can avail the Loan facility (maximum 90% of Surrender/ Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No – 02
Annual Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	96.01	77.39	65.18	56.11
27	96.05	77.45	65.29	56.27
28	96.10	77.54	65.42	56.46
29	96.16	77.64	65.57	56.68
30	96.24	77.76	65.75	56.93
31	96.34	77.91	65.97	57.29
32	96.46	78.10	66.22	57.56
33	96.61	78.31	66.51	57.94
34	96.79	78.56	66.85	58.38
35	97.01	78.86	67.23	58.86
36	97.26	79.19	67.67	59.41
37	97.56	79.58	68.15	60.01
38	97.90	80.02	68.70	61.44
39	98.30	80.52	69.32	62.27
40	98.75	81.07	70.00	63.19
41	99.25	81.70	70.76	64.20
42	99.82	82.39	71.60	65.30
43	100.45	83.16	72.52	66.55
44	101.16	84.00	73.54	67.85
45	101.93	84.94	74.65	69.30
46	102.79	85.96	75.87	70.89
47	103.73	87.08	77.21	72.62
48	104.76	88.31	78.68	74.50
49	105.89	89.66	80.27	76.59
50	107.12	91.13	82.02	
51	108.47	92.74	83.92	
52	109.95	94.50	85.99	
53	111.57	96.42		
54	113.34	98.52		
55	115.28	100.81		
56	118.07			
57	121.14			
58	124.86			

Table No – 02
Half Yearly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	50.41	40.63	34.22	29.46
27	50.43	40.66	34.28	29.54
28	50.45	40.71	34.35	29.64
29	50.48	40.76	34.42	29.76
30	50.53	40.82	34.52	29.89
31	50.58	40.90	34.63	30.08
32	50.64	41.00	34.77	30.22
33	50.72	41.11	34.92	30.42
34	50.81	41.24	35.10	30.65
35	50.93	41.40	35.30	30.90
36	51.06	41.57	35.53	31.19
37	51.22	41.78	35.78	31.51
38	51.40	42.01	36.07	32.26
39	51.61	42.27	36.39	32.69
40	51.84	42.56	36.75	33.17
41	52.11	42.89	37.15	33.71
42	52.41	43.25	37.59	34.28
43	52.74	43.66	38.07	34.94
44	53.11	44.10	38.61	35.62
45	53.51	44.59	39.19	36.38
46	53.96	45.13	39.83	37.22
47	54.46	45.72	40.54	38.13
48	55.00	46.36	41.31	39.11
49	55.59	47.07	42.14	40.21
50	56.24	47.84	43.06	
51	56.95	48.69	44.06	
52	57.72	49.61	45.14	
53	58.57	50.62		
54	59.50	51.72		
55	60.52	52.93		
56	61.99			
57	63.60			
58	65.55			

Table No – 02
Quarterly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	26.40	21.28	17.92	15.43
27	26.41	21.30	17.95	15.47
28	26.43	21.32	17.99	15.53
29	26.44	21.35	18.03	15.59
30	26.47	21.38	18.08	15.66
31	26.49	21.43	18.14	15.75
32	26.53	21.48	18.21	15.83
33	26.57	21.54	18.29	15.93
34	26.62	21.60	18.38	16.05
35	26.68	21.69	18.49	16.19
36	26.75	21.78	18.61	16.34
37	26.83	21.88	18.74	16.50
38	26.92	22.01	18.89	16.90
39	27.03	22.14	19.06	17.12
40	27.16	22.29	19.25	17.38
41	27.29	22.47	19.46	17.66
42	27.45	22.66	19.69	17.96
43	27.62	22.87	19.94	18.30
44	27.82	23.10	20.22	18.66
45	28.03	23.36	20.53	19.06
46	28.27	23.64	20.86	19.49
47	28.53	23.95	21.23	19.97
48	28.81	24.29	21.64	20.49
49	29.12	24.66	22.07	21.06
50	29.46	25.06	22.56	0.00
51	29.83	25.50	23.08	
52	30.24	25.99	23.65	
53	30.68	26.52		
54	31.17	27.09		
55	31.70	27.72		
56	32.47			
57	33.31			
58	34.34			

Table No – 02
Monthly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	8.88	7.16	6.03	5.19
27	8.88	7.16	6.04	5.20
28	8.89	7.17	6.05	5.22
29	8.89	7.18	6.07	5.24
30	8.90	7.19	6.08	5.27
31	8.91	7.21	6.10	5.30
32	8.92	7.22	6.13	5.32
33	8.94	7.24	6.15	5.36
34	8.95	7.27	6.18	5.40
35	8.97	7.29	6.22	5.44
36	9.00	7.33	6.26	5.50
37	9.02	7.36	6.30	5.55
38	9.06	7.40	6.35	5.68
39	9.09	7.45	6.41	5.76
40	9.13	7.50	6.48	5.85
41	9.18	7.56	6.55	5.94
42	9.23	7.62	6.62	6.04
43	9.29	7.69	6.71	6.16
44	9.36	7.77	6.80	6.28
45	9.43	7.86	6.91	6.41
46	9.51	7.95	7.02	6.56
47	9.60	8.05	7.14	6.72
48	9.69	8.17	7.28	6.89
49	9.79	8.29	7.42	7.08
50	9.91	8.43	7.59	0.00
51	10.03	8.58	7.76	
52	10.17	8.74	7.95	
53	10.32	8.92		
54	10.48	9.11		
55	10.66	9.32		
56	10.92			
57	11.21			
58	11.55			

Plan No-03

Child Protection Policy (with **bonus**)

Under this plan multi-faceted security is provided for the child. It is a joint insurance i.e. the risk is assumed by the policy on the life of the child and the parents. In case of death any one of payor or child premium payment will be ceased but benefits will be paid as per schedule. Generally, the father **or mother** of the child is considered as the premium payer in this scheme. No one other than parents can be premium contributor in this scheme.

Features & Eligibility:

Types of plan:	Endowment Insurance plan for child protection.
Child's age at entry:	6 months to 18 years
Policy holder / Payor's age:	21 - 55 years.
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition.
Child's Maximum maturity age:	30 years
Policy terms:	10 - 29 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Supplementary Coverage	Not Applicable
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Payor:	Father or Mother only accepted as payer.

Benefits:

After Commencement of policy if child dies within(years)	Benefits
Not more than 1 year	20% of Sum Assured.
More than 1 but not more than 2 years	40% of Sum Assured plus accrued bonus.
More than 2 but not more than 3 years	60% of Sum Assured plus accrued bonus.
More than 3 but not more than 4 years	80% of Sum Assured plus accrued bonus.
More than 4 years.	100% of Sum Assured plus accrued bonus.

On Survival:	On survival of both child and payer full Sum Assured with accrued bonus will be paid at maturity.
On Death:	On death of policy holder within the term, future premiums will be waived. Tk.100 per thousand Sum Assured will be paid per year on survival of the beneficiary child or till the day of child's death before the expiry of term as stipend and after maturity of the policy Sum Assured is payable with accrued bonus.
Loan :	The insured can avail the Loan facility (maximum 90% of Surrender/Encashment value) after completion of 2(two) years.
Surrender :	The insured can avail Surrender/Encashment value after completion of 2(two) years.

Table No – 03
Annual Premium Per Tk.1000

Policy No	Term in Years	Interest at 10% per Annum																	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	1	100	110	121	133	146	159	173	187	202	217	232	248	264	281	298	316	334	353
2	2	200	220	242	264	286	308	330	352	374	396	418	440	462	484	506	528	550	572
3	3	300	330	363	396	429	462	495	528	561	594	627	660	693	726	759	792	825	858
4	4	400	440	484	528	572	616	660	704	748	792	836	880	924	968	1012	1056	1100	1144
5	5	500	550	600	650	700	750	800	850	900	950	1000	1050	1100	1150	1200	1250	1300	1350
6	6	600	660	720	780	840	900	960	1020	1080	1140	1200	1260	1320	1380	1440	1500	1560	1620
7	7	700	770	840	910	980	1050	1120	1190	1260	1330	1400	1470	1540	1610	1680	1750	1820	1890
8	8	800	880	960	1040	1120	1200	1280	1360	1440	1520	1600	1680	1760	1840	1920	2000	2080	2160
9	9	900	990	1080	1170	1260	1350	1440	1530	1620	1710	1800	1890	1980	2070	2160	2250	2340	2430
10	10	1000	1100	1210	1330	1460	1590	1730	1870	2020	2170	2320	2480	2640	2810	2980	3160	3340	3530
11	11	1100	1210	1330	1460	1590	1730	1870	2020	2170	2320	2480	2640	2810	2980	3160	3340	3530	3720
12	12	1200	1330	1460	1590	1730	1870	2020	2170	2320	2480	2640	2810	2980	3160	3340	3530	3720	3910
13	13	1300	1460	1630	1810	1990	2170	2350	2530	2710	2890	3070	3250	3430	3610	3790	3970	4150	4330
14	14	1400	1630	1810	2000	2180	2370	2560	2750	2940	3130	3320	3510	3700	3890	4080	4270	4460	4650
15	15	1500	1780	2050	2320	2600	2870	3140	3410	3680	3950	4220	4490	4760	5030	5300	5570	5840	6110
16	16	1600	1920	2200	2480	2760	3040	3320	3600	3880	4160	4440	4720	5000	5280	5560	5840	6120	6400
17	17	1700	2050	2320	2600	2870	3140	3410	3680	3950	4220	4490	4760	5030	5300	5570	5840	6110	6380
18	18	1800	2200	2480	2760	3040	3320	3600	3880	4160	4440	4720	5000	5280	5560	5840	6110	6380	6650
19	19	1900	2450	2720	3000	3270	3540	3810	4080	4350	4620	4890	5160	5430	5700	5970	6240	6510	6780
20	20	2000	2500	2800	3100	3400	3700	4000	4300	4600	4900	5200	5500	5800	6100	6400	6700	7000	7300

Table No – 03
Half Yearly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Table No – 03
Quarterly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Table No – 03
Monthly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Plan No-12

Assurance Cum Pension Policy

This plan also provides benefits of life insurance and life time pension. i.e. security of life insurance in case of death before commencement of pension, pension for retired life in case of survival. National Life Insurance Company has launched expected Pension Bima for senior citizens with an aim to ensure that the days of retirement are care free, tension free, unconcerned, peaceful and prosperous.

Features & Eligibility:

Types of plan:	Assurance Cum Pension Policy Insurance.
Age at commencement:	20-55 years
Age at the beginning of pension:	55 - 60 years
Minimum Monthly Pension:	Tk. 3000
Maximum Monthly Pension:	Based on socio-economic condition.
Term of policy:	5 - 40 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage:	Not Applicable

Benefits:

On Survival:	10 years guaranteed pension and for life thereafter will be paid to the insured. Or, The insured can commute/encashment 50% of the pension and receive the remaining 50% as pension installment.
On Death	On death of the insured during the term of the policy the nominee(s) will be paid ten times the annual pension. Or, On death of the insured during 10 years guaranteed pension period the nominee(s) will be paid the remaining installment of guaranteed pension.
Loan :	The insured can avail the Loan facility (Maximum 90% of Surrender/Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/Encashment value after completion of 2(two) years.

Table No- 12
Annual Premium Rate
Rate of annual premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	92.10	85.90	80.30	75.20	70.70	66.60
21	98.50	91.70	85.60	80.00	75.10	70.70
22	105.60	98.10	91.30	85.30	79.90	75.10
23	113.30	105.10	97.70	91.10	85.20	79.90
24	121.70	112.70	104.60	97.40	91.00	85.20
25	131.10	121.10	112.30	104.40	97.30	91.00
26	141.30	130.40	120.70	112.00	104.20	97.30
27	152.70	140.60	129.90	120.30	111.80	104.20
28	165.20	151.90	140.10	129.50	120.20	111.80
29	179.10	164.40	151.30	139.70	129.40	120.20
30	194.50	178.20	163.70	150.90	139.50	129.40
31	211.70	193.50	177.50	163.20	150.70	139.50
32	230.90	210.60	192.80	177.00	163.00	150.70
33	252.40	229.70	209.80	192.20	176.70	163.10
34	276.60	251.10	228.80	209.20	192.00	176.80
35	303.90	275.10	250.10	228.10	208.90	192.00
36	332.80	302.30	274.00	249.30	227.80	209.00
37	365.40	331.00	300.90	273.10	248.90	227.80
38	402.60	363.40	329.50	300.00	272.70	249.00
39	445.00	400.30	361.70	328.40	299.40	272.60
40	493.80	442.30	398.30	360.40	327.70	299.30
41	550.30	490.70	440.00	396.70	359.50	327.40
42	616.40	546.70	488.00	438.10	395.60	359.10
43	694.40	612.20	543.50	485.70	436.70	395.00
44	787.80	689.40	608.30	540.70	483.90	435.80
45	901.20	781.80	684.80	604.80	538.40	482.60
46	1041.50	893.90	776.10	680.50	601.90	536.60
47	1219.00	1032.50	886.90	770.80	676.70	599.50
48	1450.40	1207.90	1023.90	880.40	766.10	673.50
49	1763.90	1436.50	1197.10	1015.60	874.30	761.80
50	2211.70	1746.00	1422.70	1186.60	1007.90	868.70
51		2188.00	1728.20	1409.30	1176.70	1000.70
52			2164.30	1710.70	1396.40	1167.30
53				2140.90	1693.70	1384.10
54					2117.90	1677.30
55						2095.40

Table No- 12
Half Yearly Premium Rate
Rate of half yearly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	48.35	45.10	42.16	39.48	37.12	34.97
21	51.71	48.14	44.94	42.00	39.43	37.12
22	55.44	51.50	47.93	44.78	41.95	39.43
23	59.48	55.18	51.29	47.83	44.73	41.95
24	63.89	59.17	54.92	51.14	47.78	44.73
25	68.83	63.58	58.96	54.81	51.08	47.78
26	74.18	68.46	63.37	58.80	54.71	51.08
27	80.17	73.82	68.20	63.16	58.70	54.71
28	86.73	79.75	73.55	67.99	63.11	58.70
29	94.03	86.31	79.43	73.34	67.94	63.11
30	102.11	93.56	85.94	79.22	73.24	67.94
31	111.14	101.59	93.19	85.68	79.12	73.24
32	121.22	110.57	101.22	92.93	85.58	79.12
33	132.51	120.59	110.15	100.91	92.77	85.63
34	145.22	131.83	120.12	109.83	100.80	92.82
35	159.55	144.43	131.30	119.75	109.67	100.80
36	174.72	158.71	143.85	130.88	119.60	109.73
37	191.84	173.78	157.97	143.38	130.67	119.60
38	211.37	190.79	172.99	157.50	143.17	130.73
39	233.63	210.16	189.89	172.41	157.19	143.12
40	259.25	232.21	209.11	189.21	172.04	157.13
41	288.91	257.62	231.00	208.27	188.74	171.89
42	323.61	287.02	256.20	230.00	207.69	188.53
43	364.56	321.41	285.38	254.99	229.27	207.38
44	413.60	361.94	319.36	283.87	254.05	228.80
45	473.60	410.45	359.52	317.52	282.66	253.37
46	546.79	469.30	407.45	357.26	316.00	281.72
47	639.98	542.06	465.52	404.67	355.27	314.74
48	761.46	634.15	537.55	462.21	402.20	353.59
49	926.05	754.16	628.48	533.19	459.01	399.95
50	1161.14	916.69	746.92	622.97	529.15	456.07
51		1148.70	907.31	739.88	617.77	525.37
52			1136.26	898.12	733.11	612.83
53				1123.97	889.19	726.65
54					1111.90	880.58
55						1100.09

Table No- 12
Quarterly Premium Rate
Rate of quarterly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	25.33	23.62	22.08	20.68	19.44	18.32
21	27.09	25.22	23.54	22.00	20.65	19.44
22	29.04	26.98	25.11	23.46	21.97	20.65
23	31.16	28.90	26.87	25.05	23.43	21.97
24	33.47	30.99	28.77	26.79	25.03	23.43
25	36.05	33.30	30.88	28.71	26.76	25.03
26	38.86	35.86	33.19	30.80	28.66	26.76
27	41.99	38.67	35.72	33.08	30.75	28.66
28	45.43	41.77	38.53	35.61	33.06	30.75
29	49.25	45.21	41.61	38.42	35.59	33.06
30	53.49	49.01	45.02	41.50	38.36	35.59
31	58.22	53.21	48.81	44.88	41.44	38.36
32	63.50	57.92	53.02	48.68	44.83	41.44
33	69.41	63.17	57.70	52.86	48.59	44.85
34	76.07	69.05	62.92	57.53	52.80	48.62
35	83.57	75.65	68.78	62.73	57.45	52.80
36	91.52	83.13	75.35	68.56	62.65	57.48
37	100.49	91.03	82.75	75.10	68.45	62.65
38	110.72	99.94	90.61	82.50	74.99	68.48
39	122.38	110.08	99.47	90.31	82.34	74.97
40	135.80	121.63	109.53	99.11	90.12	82.31
41	151.33	134.94	121.00	109.09	98.86	90.04
42	169.51	150.34	134.20	120.48	108.79	98.75
43	190.96	168.36	149.46	133.57	120.09	108.63
44	216.65	189.59	167.28	148.69	133.07	119.85
45	247.83	215.00	188.32	166.32	148.06	132.72
46	286.41	245.82	213.43	187.14	165.52	147.57
47	335.23	283.94	243.90	211.97	186.09	164.86
48	398.86	332.17	281.57	242.11	210.68	185.21
49	485.07	395.04	329.20	279.29	240.43	209.50
50	608.22	480.15	391.24	326.32	277.17	238.89
51		601.70	475.26	387.56	323.59	275.19
52			595.18	470.44	384.01	321.01
53				588.75	465.77	380.63
54					582.42	461.26
55						576.24

Table No- 12
Monthly Premium Rate
Rate of monthly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	8.52	7.95	7.43	6.96	6.54	6.16
21	9.11	8.48	7.92	7.40	6.95	6.54
22	9.77	9.07	8.45	7.89	7.39	6.95
23	10.48	9.72	9.04	8.43	7.88	7.39
24	11.26	10.42	9.68	9.01	8.42	7.88
25	12.13	11.20	10.39	9.66	9.00	8.42
26	13.07	12.06	11.16	10.36	9.64	9.00
27	14.12	13.01	12.02	11.19	10.34	9.64
28	15.21	14.05	12.96	11.98	11.12	10.34
29	16.57	15.21	14.00	12.92	11.97	11.12
30	17.99	16.48	15.14	13.96	12.90	11.97
31	19.58	17.90	16.42	15.10	13.94	12.90
32	21.36	19.48	17.83	16.37	15.08	13.94
33	23.35	21.25	19.41	17.78	16.34	15.09
34	25.59	23.23	21.16	19.35	17.76	16.35
35	28.11	25.45	23.13	21.10	19.32	17.76
36	30.78	27.96	25.35	23.06	21.07	19.33
37	33.80	30.62	27.83	25.26	23.02	21.07
38	37.24	33.61	30.48	27.75	25.22	23.03
39	41.16	37.03	33.46	30.38	27.69	25.22
40	45.66	40.91	36.84	33.34	30.31	27.69
41	50.90	45.39	40.70	36.69	33.25	30.28
42	57.02	50.57	45.14	40.52	36.59	33.22
43	64.23	56.63	50.27	44.93	40.39	36.54
44	72.87	63.77	56.27	50.01	44.76	40.31
45	83.36	72.32	63.34	55.94	49.80	44.64
46	96.34	82.69	71.79	62.95	55.68	49.64
47	112.76	95.51	82.04	71.30	62.59	55.45
48	134.16	111.73	94.71	81.44	70.86	62.30
49	163.16	132.88	110.73	93.94	80.87	70.47
50	204.58	161.51	131.60	109.76	93.23	80.35
51		202.39	159.86	130.36	108.84	92.56
52			200.20	158.24	129.17	107.98
53				198.03	156.67	128.03
54					195.91	155.15
55						193.82

Plan No-15
One Installment Insurance
Single Premium Policy (with bonus)

National Life Insurance PLC One Time Installment Insurance plan offers an excellent opportunity for those who have accumulated investable money, but find it difficult to deposit the insurance money in monthly or yearly installments but are willing to take insurance. By depositing a single premium you can invest in it for an assured future. As a result, the insured will get double the Sum Assured at the end of the term or in case of premature death within the term.

Features & Eligibility:

Types of plan:	Single Payment Premium Insurance Plan.
Policyholder entry age:	18-63 years
Minimum Sum Assured :	Tk. 15,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	63 years
Policy terms:	6, 8, 10, 12 & 15 years
Mode of payment:	Only once while taking the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Supplementary Coverage	Not Applicable

Benefits:

On Survival: Double of the sum assumed amount is payable.

On Death: Double of the sum assumed amount is payable to the nominee(s).

Loan : The insured can avail the Loan facility (maximum 90% of Surrender/ Encashment value) after 2(two) years of commencement.

Surrender : The insured can avail Surrender/ Encashment value after 2(two) years of commencement.

Table No-15
Annual Premium Per Tk. 1000

Age at Enrty	Policy Term				
	6 Years	8 Years	10 Years	12 Years	15 Years
18-40	1457	1270	1109	970	797
41	1457	1270	1109	970	798
42	1457	1271	1110	971	799
43	1458	1271	1110	972	801
44	1458	1272	1111	973	802
45	1458	1272	1112	975	804
46	1459	1273	1113	976	806
47	1459	1274	1114	978	809
48	1460	1274	1116	980	812
49	1460	1275	1117	982	
50	1461	1277	1119	984	
51	1462	1278	1121		
52	1463	1279	1123		
53	1464	1281			
54	1465	1283			
55	1466				
56	1467				

Plan No-100
Deposit Insurance
Denmohor Insurance

Denmohor is a sign of respect for wife to build a protection for wife's right of Mohrana. National Life Insurance PLC has launched Islami Takaful Denmohor Insurance with the aim of making the payment of Denmohor system truly Shariah compliant. Denmohor is the right of the wife which the husband is obliged to pay. Regarding this, the great Rabbul al-Alamin declared that, "And you give wives their Denmohor with pleasure." Al-Quran (4:25). Also, in the Hadith Sharif, Prophet Muhammad (PBUH) said, "The person who married with a small or large Denmohor with the misfortune of not paying the Denmohor, and then died without paying it fraudulently, he will meet Allah Ta'ala as an adulterer on the Day of Resurrection." This scheme is managed on the basis of Al-Mudaraba and Al-Tabarruh accounts.

Features & Eligibility:

Types of plan:	Denmohor Insurance Policy
Policyholder entry age:	18-55 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy terms:	10, 15 & 20 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	Premium rate chart (per thousand) given in the brochure.
Tabarru fund:	2.5% of the paid amount will be added in the P.S.A (Tabarruh) fund.
Premium Calculation :	Premium rate chart(per thousand) given in the brochure.
Supplementary Coverage	Not Applicable

Benefits:

On Survival:

- i. Any male person can take up this Denmohor scheme before or after marriage. Nominee will be wife after marriage.
- ii. At the end of the term of the participating policyholder's plan, the deposited amount of money in the Mudaraba or deposit fund is paid to the wife along with the share of profit/loss earned.

On Death:

- i. **On death while the policy is inforce** before the expiry of the term, the amount of money in the Amanat Fund with selected profit according to the basis of profit and loss will be paid to the wife and alongwith future installment of rest of the term which he would have deposited; the equivalent of this amount is refunded to the wife from Tabarruh Fund.
- ii. If the wife dies during the term of the policy, her heirs (according to Faraiz) will get the full amount of maturity benefit of the Takaful Policy.

Surrender : The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No – 100
Annual Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	111.00	76.20	58.80
21	111.00	76.20	58.90
22	111.00	76.20	59.00
23	111.00	76.30	59.00
24	111.00	76.30	59.10
25	111.00	76.30	59.20
26	111.00	76.40	59.40
27	111.10	76.50	59.50
28	111.10	76.60	59.70
29	111.20	76.70	60.00
30	111.20	76.90	60.20
31	111.30	77.00	60.50
32	111.50	77.30	60.90
33	111.60	77.50	61.20
34	111.80	77.80	61.70
35	112.00	78.10	62.20
36	112.20	78.50	62.70
37	112.50	79.00	63.30
38	112.90	79.50	64.00
39	113.30	80.00	64.70
40	113.70	80.70	65.50
41	114.30	81.30	66.40
42	114.80	82.10	67.30
43	115.50	82.90	68.30
44	116.20	83.80	69.50
45	117.00	84.80	70.70
46	117.90	85.90	71.90
47	118.80	87.00	73.30
48	119.80	88.30	74.80
49	121.00	89.60	76.30
50	122.20	91.10	78.00
51	123.50	92.60	
52	124.90	94.30	
53	126.50	96.10	
54	128.20	98.00	
55	130.00	100.10	

Table No – 100
Half yearly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	58.28	40.01	30.87
21	58.28	40.01	30.92
22	58.28	40.01	30.98
23	58.28	40.06	30.98
24	58.28	40.06	31.03
25	58.28	40.06	31.08
26	58.28	40.11	31.19
27	58.33	40.16	31.24
28	58.33	40.22	31.34
29	58.38	40.27	31.50
30	58.38	40.37	31.61
31	58.43	40.43	31.76
32	58.54	40.58	31.97
33	58.59	40.69	32.13
34	58.70	40.85	32.39
35	58.80	41.00	32.66
36	58.91	41.21	32.92
37	59.06	41.48	33.23
38	59.27	41.74	33.60
39	59.48	42.00	33.97
40	59.69	42.37	34.39
41	60.01	42.68	34.86
42	60.27	43.10	35.33
43	60.64	43.52	35.86
44	61.01	44.00	36.49
45	61.43	44.52	37.12
46	61.90	45.10	37.75
47	62.37	45.68	38.48
48	62.90	46.36	39.27
49	63.53	47.04	40.06
50	64.16	47.83	40.95
51	64.84	48.62	
52	65.57	49.51	
53	66.41	50.45	
54	67.31	51.45	
55	68.25	52.55	

Table No – 100
Quarterly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	30.53	20.96	16.17
21	30.53	20.96	16.20
22	30.53	20.96	16.23
23	30.53	20.98	16.23
24	30.53	20.98	16.25
25	30.53	20.98	16.28
26	30.53	21.01	16.34
27	30.55	21.04	16.36
28	30.55	21.07	16.42
29	30.58	21.09	16.50
30	30.58	21.15	16.56
31	30.61	21.18	16.64
32	30.66	21.26	16.75
33	30.69	21.31	16.83
34	30.75	21.40	16.97
35	30.80	21.48	17.11
36	30.86	21.59	17.24
37	30.94	21.73	17.41
38	31.05	21.86	17.60
39	31.16	22.00	17.79
40	31.27	22.19	18.01
41	31.43	22.36	18.26
42	31.57	22.58	18.51
43	31.76	22.80	18.78
44	31.96	23.05	19.11
45	32.18	23.32	19.44
46	32.42	23.62	19.77
47	32.67	23.93	20.16
48	32.95	24.28	20.57
49	33.28	24.64	20.98
50	33.61	25.05	21.45
51	33.96	25.47	
52	34.35	25.93	
53	34.79	26.43	
54	35.26	26.95	
55	35.75	27.53	

Table No – 100
Monthly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	10.27	7.05	5.44
21	10.27	7.05	5.45
22	10.27	7.05	5.46
23	10.27	7.06	5.46
24	10.27	7.06	5.47
25	10.27	7.06	5.48
26	10.27	7.07	5.49
27	10.28	7.08	5.50
28	10.28	7.09	5.52
29	10.29	7.09	5.55
30	10.29	7.11	5.57
31	10.30	7.12	5.60
32	10.31	7.15	5.63
33	10.32	7.17	5.66
34	10.34	7.20	5.71
35	10.36	7.22	5.75
36	10.38	7.26	5.80
37	10.41	7.31	5.86
38	10.44	7.35	5.92
39	10.48	7.40	5.98
40	10.52	7.46	6.06
41	10.57	7.52	6.14
42	10.62	7.59	6.23
43	10.68	7.67	6.32
44	10.75	7.75	6.43
45	10.82	7.84	6.54
46	10.91	7.95	6.65
47	10.99	8.05	6.78
48	11.08	8.17	6.92
49	11.19	8.29	7.06
50	11.30	8.43	7.22
51	11.42	8.57	
52	11.55	8.72	
53	11.70	8.89	
54	11.86	9.07	
55	12.03	9.26	

Plan No-101 **Hajj Insurance**

Hajj is one of the pillars (obligations) of Islam. However, there is a condition of financial and physical ability for this. Irrespective of the rich and the poor, all Muslims aspire to perform Tawaf of the Holy House of Allah "Kaaba Sharif" and visit the holy 'Rawaza Mubarak' of the beloved Prophet Muhammad (PBUH). But in the socio-economic context of our country, most of the people are deprived of this sacred aspiration. Keeping this large number of deprived believing Muslims in mind, National Life launched the Islamic Takaful "Hajj Bima" plan. It is a means of savings that plays an effective role in providing funds for performing the holy Hajj or Umrah.

Features & Eligibility:

Types of plan:	Hajj Insurance Policy
Policyholder entry age:	18 - 55 years
Minimum Sum Assured :	Tk.1,00,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	10,15 & 20 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	Premium rate chart (per thousand) given in the brochure.
Tabarru fund:	2.5% of the paid amount will be added in the P.S.A (Tabarruh) fund.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage	Not Applicable

Benefits:

On survival:	Survival of the policyholder end of the term the deposited amount to the AmanatFund will be paid with accrued bonus at maturity.
On Death Benefits:	On death while the policy is inforce before the expiry of the term, the amount of money in the Amanat Fund with selected profit according to the basis of profit and loss will be paid to the nominee and future installment of rest of the term which he/she would have deposited; the equivalent of this amount is refunded from Tabarruh Fund.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No-101
Annual Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	111.20	76.40	59.10
21	111.20	76.40	59.10
22	111.20	76.50	59.20
23	111.20	76.50	59.30
24	111.20	76.50	59.40
25	111.20	76.60	59.50
26	111.30	76.70	59.70
27	111.30	76.80	59.90
28	111.40	76.90	60.10
29	111.40	77.00	60.40
30	111.50	77.20	60.70
31	111.60	77.40	61.00
32	111.80	77.70	61.40
33	111.90	77.90	61.90
34	112.10	78.30	62.40
35	112.40	78.70	62.90
36	112.70	79.10	63.50
37	113.00	79.60	64.20
38	113.40	80.20	65.00
39	113.90	80.90	65.90
40	114.40	81.60	66.80
41	115.00	82.40	67.80
42	115.70	83.20	68.90
43	116.40	84.20	70.10
44	117.20	85.20	71.30
45	118.10	86.40	72.70
46	119.10	87.60	74.20
47	120.20	88.90	75.80
48	121.40	90.40	77.50
49	122.70	91.90	79.30
50	124.10	93.60	81.20
51	125.70	95.40	
52	127.30	97.30	
53	129.10	99.40	
54	131.00	101.60	
55	133.10	104.00	

Table No-101
Half Yearly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	58.38	40.11	31.03
21	58.38	40.11	31.03
22	58.38	40.16	31.08
23	58.38	40.16	31.13
24	58.38	40.16	31.19
25	58.38	40.22	31.24
26	58.43	40.27	31.34
27	58.43	40.32	31.45
28	58.49	40.37	31.55
29	58.49	40.43	31.71
30	58.54	40.53	31.87
31	58.59	40.64	32.03
32	58.70	40.79	32.24
33	58.75	40.90	32.50
34	58.85	41.11	32.76
35	59.01	41.32	33.02
36	59.17	41.53	33.34
37	59.33	41.79	33.71
38	59.54	42.11	34.13
39	59.80	42.47	34.60
40	60.06	42.84	35.07
41	60.38	43.26	35.60
42	60.74	43.68	36.17
43	61.11	44.21	36.80
44	61.53	44.73	37.43
45	62.00	45.36	38.17
46	62.53	45.99	38.96
47	63.11	46.67	39.80
48	63.74	47.46	40.69
49	64.42	48.25	41.63
50	65.15	49.14	42.63
51	65.99	50.09	
52	66.83	51.08	
53	67.78	52.19	
54	68.78	53.34	
55	69.88	54.60	

Table No-101
Quarterly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	30.58	21.01	16.25
21	30.58	21.01	16.25
22	30.58	21.04	16.28
23	30.58	21.04	16.31
24	30.58	21.04	16.34
25	30.58	21.07	16.36
26	30.61	21.09	16.42
27	30.61	21.12	16.47
28	30.64	21.15	16.53
29	30.64	21.18	16.61
30	30.66	21.23	16.69
31	30.69	21.29	16.78
32	30.75	21.37	16.89
33	30.77	21.42	17.02
34	30.83	21.53	17.16
35	30.91	21.64	17.30
36	30.99	21.75	17.46
37	31.08	21.89	17.66
38	31.19	22.06	17.88
39	31.32	22.25	18.12
40	31.46	22.44	18.37
41	31.63	22.66	18.65
42	31.82	22.88	18.95
43	32.01	23.16	19.28
44	32.23	23.43	19.61
45	32.48	23.76	19.99
46	32.75	24.09	20.41
47	33.06	24.45	20.85
48	33.39	24.86	21.31
49	33.74	25.27	21.81
50	34.13	25.74	22.33
51	34.57	26.24	
52	35.01	26.76	
53	35.50	27.34	
54	36.03	27.94	
55	36.60	28.60	

Table No-101
Monthly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	10.29	7.07	5.47
21	10.29	7.07	5.47
22	10.29	7.08	5.48
23	10.29	7.08	5.49
24	10.29	7.08	5.49
25	10.29	7.09	5.50
26	10.30	7.09	5.52
27	10.30	7.10	5.54
28	10.30	7.11	5.56
29	10.30	7.12	5.59
30	10.31	7.14	5.61
31	10.32	7.16	5.64
32	10.34	7.19	5.68
33	10.35	7.21	5.73
34	10.37	7.24	5.77
35	10.40	7.28	5.82
36	10.42	7.32	5.87
37	10.45	7.36	5.94
38	10.49	7.42	6.01
39	10.54	7.48	6.10
40	10.58	7.55	6.18
41	10.64	7.62	6.27
42	10.70	7.70	6.37
43	10.77	7.79	6.48
44	10.84	7.88	6.60
45	10.92	7.99	6.72
46	11.02	8.10	6.86
47	11.12	8.22	7.01
48	11.23	8.36	7.17
49	11.35	8.50	7.34
50	11.48	8.66	7.51
51	11.63	8.82	
52	11.78	9.00	
53	11.94	9.19	
54	12.12	9.40	
55	12.31	9.62	

Plan No-208
Monthly Savings Insurance MSI (With Bonus)

Monthly savings plan is a very popular savings scheme among the people of the country. Through this plan, a large number of people of the country save on a monthly basis and get back the entire amount of savings along with profit over a specified period, which enriches their economic life. In that light, National Life Insurance PLC has introduced Monthly Savings Insurance MSI which is a savings and security plan at the same time.

Features & Eligibility:

Types of plan:	Monthly Savings Insurance Policy
Policyholder entry age:	18-60 years
Minimum Sum Assured :	Tk. 4,908
Maximum Sum Assured :	Based on socio-economic condition
Policyholder maximum Maturity age:	70 years.
Term of policy:	5 - 25 years
Mode of payment:	Monthly (minimum monthly premium Tk.100 and its multiples).
Supplementary Coverage	Not Applicable
Income tax:	The Policy holder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.

Benefits:

On Survival:	On the survival of the insured till the end of the term full Sum Assured with accrued bonuses will be paid to the insured.
On Death:	If the policyholder dies while the plan is inforce before the maturity of the policy then the full Sum Assured with accrued bonuses up to that day will be paid to the nominee.
Loan :	The insured can avail the Loan facility (Maximum 90% of Surrender/ Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2 (two) years.

Table No-208
Sum Assured for Tk. 100 Monthly Premium

PREMIUM RATES FOR SUPPLEMENTARY COVERS
Double Indemnity Accident Benefits (DIAB)
&
Permanent Disability Accident Benefits (PDAB)

	1st class	2nd class	3rd class	4th class
Double Indemnity Accident Benefit (DIAB)	Tk. 1.25	Tk.2.00	Tk. 2.50	Tk. 3.00
Permanent Disability & Accident Benefit. (PDAB)	Tk. 3.50	Tk. 4.50	Tk. 5.50	X

Persons engaged in different professions are classified into following four groups:

- i. 1st Class: Officers/Employees of Educational Government Institutions. Govt. Officers, Corporations. Autonomous Organizations. Business Offices, Private Companies, Banks, Hotels, Insurance Companies, Commercial Enterprises, Persons of Legal Professions, Doctors, Architects, Engineers (excluding those engaged in hazardous occupations), Businessman, shopkeepers. Salesmen and those are not engaged in hazardous professions.
- ii. 2nd Class: Supervising Building Contractors and persons in professions where chances of accidents are remote.
- iii. 3rd Class: Blacksmiths, Butchers, Plumbers, Meat Sellers, Persons who Climb Poles or Ladders, Traders Selling Poultry.
- iv. 4th Class: Persons engaged in construction of buildings including the directly Supervising Contractors, Masons and persons considered to be engaged in hazardous occupation.

Note : Supplementary for Female lives-

Supplementary coverage of DIAB and PDAB can be allowed 1.5 times of standard rate chart premiums up to 55 years on the lives of minimum SSC passed degree or upper and working ladies.

Double Indemnity Accident Benefit (DIAB) Special Benefits Subject to Conditions

Double benefit of original Sum Assured on accidental death.

"Declaration of Double Benefit of Principal Sum Assured on Accidental Death" referred to and described as DIAB in the Schedule of Insurance Policy or in any endorsement by the Company based on declarations and proposals therein or in any similar endorsement as the case may be. The Company hereby declares that, subject to the following exceptions and conditions and subject to the following exceptions and conditions and in accordance with the terms of the Schedule (as far as applicable), the Policy Agreement and every endorsement (if any) of the Company, if the Insured makes timely and proper payment of the Policy Premium in respect of such benefits as may be described in the Company's Schedule or referred to in the pagination. If the death of the Insured is due to bodily injury and the injury is not singularly and separately aggravated by any accident, physical defect or physical defect or infirmity, the Company shall pay an amount equal to the Sum Assured in addition to other benefits provided by the Company.

Exceptions and Conditions

In all cases these benefits will not be given:

(a) If the death of the insured does not occur within 90 days after the receipt of the bodily injury and before his 60th birthday or if any earlier date is specified in the contract or if there is any condition applicable to the benefit in the endorsement.

(b) failing to give notice in writing to the head office of the company at Dhaka within a reasonable time after the injury and submit to the authorities the following evidence at no cost to the company:

1. Claimant's basis of claim (title)
2. Cause of death with postmortem report.
3. Date of injury.

(c) If death results from the following injuries:

1. War, invasion, act of a foreign enemy, hostilities (whether or not declared war), civil war, rebellion, sedition, coup d'état, revolution, riot and civil movement conspiracy or military or illegal usurpation, or physical assault or killing or violent affray. Participation or any anti-social activities or

2. Any physical defect or infirmity, suicide (whether intentional or not), sexual activity, drug addiction, venereal disease, pregnancy, or childbirth.

3. The insured person embarks or stays in any aircraft as a pilot crew member or in connection with any business purpose or technical operation.

4. If the insured participates in any kind of racing, any polo game, hunting, mountain climbing, sports or motor cycle riding.

Permanent Disability & Accident Benefit. (PDAB)
Special Benefits Subject to Conditions

Benefit in case of permanent loss of body due to accident.

"Accidental Permanent Disability Benefit" referred to and described as PDAB in the schedule of insurance policy or in any endorsement by the company based on the declaration and offer letter or any similar endorsement as the case may be. The Company hereby declares that, subject to the following exceptions and conditions and subject to the following exceptions and conditions and in accordance with the terms of the Schedule (so far as applicable) in the Policy Agreement and in each endorsement of the Company, if the Insured makes timely and proper payment of the Policy Premium in respect of such benefits as may be specified in the Company's Schedule or in the Endorsements, (if any) If the death or physical disability (disability) of the Insured occurs as a result of bodily injury and such injury is not singularly and separately due to an accident, bodily assault by direct provable outward and visible means and physical defect or weakness, the Company shall indemnify the following indemnities: (facilities) that any one will provide.

In the event of loss resulting from injury within 90 (ninety) days of the accident, the following shall be paid:

Nature of Loss	Per Receivable (as a Percentage of Principal Sum Assured)
01. Death	100%
02. Permanent and Total Disability Due to:	
a) If vision in both eyes is totally and permanently lost	100%
b) Loss/ amputation of both hands or arms above the wrist	100%
c) If both legs are lost/amputated above the knee	100%
d) Loss/Ampuration of one leg above the knee and one arm above the wrist	100%
03. Permanent disability due to:	
Head:	
a) Complete deafness in both ears	40%
b) Complete deafness of one ear	10%
c) If one eye is completely destroyed	50%
d) When the lower molar teeth are fully elevated	25%
The upper parts:	
e) If a hand or arm is completely lost	50%
f) Loss of material like bones of hand (curable and specific loss)	25%
g) If the thumb is completely amputated	20%
h) If all four fingers including thumb are amputated	25%
i) Only if the index finger is cut	15%
j) If only the middle finger is amputated	10%
k) Only if the ring finger is amputated	08%
l) If the little finger is amputated only	07%
lower limbs:	
m) Loss of any lower limb above the knee or complete loss of function of the lower limb	50%
n) Loss of any lower limb below the knee or loss of function of the lower limb	40%
o) When completely lost or cut below the root	30%
p) If all the toes are amputated	25%
q) If four fingers including big toe are amputated	20%
r) If the big toe is amputated	10%

Exceptions and Conditions

Lameness

In all cases these benefits will not be given:

(a) If the death or disability of the insured does not occur within 90 days after the receipt of the bodily injury and before his 55th birthday or if any earlier date is specified in the contract or if there is any condition applicable to the benefit in the endorsement.

(b) if within a reasonable time after the injury a written notice is given at the company's head office in Dhaka and the following evidence is not filed with the company free of charge.

1. Claimant's Basis of Claim (Title).
2. Cause of death or disability with postmortem report.
3. Date of injury.

(c) If death or disfigurement results from the following injuries:

1. War, invasion, foreign military activity, hostilities (whether or not declared war), civil war, insurrection, treason, coup d'état, revolution, riot and civil movement conspiracy or military or illegal usurpation, or physical assault or killing or violent affray. Participation or any anti-social activities or

2. Any physical defect or infirmity, suicide (whether intentional or not), sexual activity, drug addiction, venereal disease, pregnancy, or childbirth.

3. The insured person embarks or stays in any aircraft as a member of the pilot crew or in connection with business or technical operations.

4. If the insured participates in any kind of racing, polo, hunting, mountain climbing, sports or motorcycling.

Supplementary Hospitalization Insurance Policy (HI)

1. Who does hospital associate insurance apply to?

Those between the age of 18 years to 55 years can take hospital insurance as supplementary insurance along with the main insurance.

2. Hospital Insurance Benefits:

The following services are provided for treatment in the hospital:

- Accommodation in private room (cabin).
- Doctor's consultation fee
- Cost of diagnostic tests
- Cost of surgical operation
- Medicine
- Cost of ancillary services

Such as intensive care, post-operative care, blood transfusion, oxygen therapy, ambulance service, dressing etc.

3. Special features of this plan:

- This benefit can be availed for spouse and children of the original policyholder.
- Premium is extremely low.
- Medical facilities are available in any hospital in the country or abroad.
- This facility can be availed in any government hospital or any private hospital having at least 50 beds.
- Hospital treatment abroad will be paid in Bangladeshi taka.
- You can consult a doctor of your choice.
- Income tax concessions are available.

4. If the insured is admitted to a hospital approved by the government due to an accident or illness, 20% of the original Sum Assured will be paid for the actual hospital treatment expenses incurred under this sub-insurance policy in a policy year. However, the maximum amount per claim for hospital expenses shall not exceed Tk.1,00,000 i.e. hospital insurance, basic insurance will be applicable up to a maximum of Tk.5,00,000. On the other hand, if the main sum insured is less than Tk.1,00,000, the benefit of this subsidiary insurance cannot be taken. Hospital expenses include hospital stay, ancillary medical expenses and surgical expenses.

5. **Room and board room expenses:** The company will bear up to 75 percent of the total expenses incurred in this sector. However, in no event shall the daily expenses for hospital stay exceed two percent of the total claim amount and in this category a maximum of 30 days of expenses will be paid in any one policy year as above.

6. **Surgical and Medical Expenses:** The company will reimburse the essential expenses of various surgical and hospital expenses such as X-ray, pathological tests, examination expenses, medical consultation fees etc.

7. **Annual premium rates based on hospital insurance Sum Assured :**

Principal sum Insured(Tk.)	Hospital sum Insured (Tk.)	Premium list according to the age (years) of the Insured			
		Up to 35 years	36-45	46-50	51-55
1,00,000	20,000	410	515	720	1030
1,50,000	30,000	585	730	1025	1465
2,00,000	40,000	740	925	1290	1845
2,50,000	50,000	865	1080	1520	2160
3,00,000	60,000	980	1225	1715	2450
3,50,000	70,000	1065	1330	1870	2670
4,00,000	80,000	1135	1420	1990	2840
4,50,000	90,000	1180	1475	2070	2960
5,00,000 & above	1,00,000	1210	1515	2120	3030

- i. Sum Assured : Minimum sum insured for hospital insurance will be Tk. 20,000 and maximum Sum Assured will be Tk.1,00,000.
- ii. Benefits for pets: The policyholder along with his pets can avail the hospital insurance benefits. As a pony only-
 - (a) Spouse/Husband of the insured and
 - (b) Dependent children up to the age of 25 years' maximum 2 (two).

In each case the premium will be determined according to the actual age of each of them.

8. Dependency declaration if adopted son and above 18 years of age, declaration of unmarried if adopted daughter and above 18 years of age shall be submitted by the proposer.
9. **Non-Claim Bonus:** If no claim is paid within the hospital air term, then part of the premium paid will be refunded to the policyholder as a bonus at the end of the particular term. This refundable amount will be 2.5% of the hospital insurance premium paid for each year. That is, if the 10, 20 and 30 year policy is in force for the entire term, the refundable amount will be 25%, 50% and 75% of the first year premium paid for hospital insurance respectively.
10. Insurance contract can be canceled at any time by giving at least one month's advance notice. The company reserves the right to cancel this hospital insurance. In such case the proportionate part of the margin premium will be refunded for the remaining period of the policy year. Any claims arising prior to cancellation will be paid as usual.
11. **Claim-fee:** If another claim is raised within three years of payment of the previous claim, one-third of the claim amount shall be deducted as claim fee in respect of the second one as per normal rules. If a third claim is raised within three years of the first claim, two-thirds of the corresponding claim amount will be deducted. No payment will be made in case of fourth claim. However, the above condition may be waived if it is found that the cases of hospitalization are due to serious illness.
12. **Companion Hospital Insurance Policy:** Companion Hospital Insurance (HI) policy can be taken along with various term insurance policies in force in the company. The mode of payment of premium should be annual but in case of excess the Sum Assured should be at least Tk.1,50,000. All insurable men and educated employed women can avail this plan.
13. **Hospital Insurance with Group Insurance:** This companion insurance benefit can be availed with Group Insurance as well. For the detailed information, the story insurance department of the central office should be contacted directly.
14. **Out of Hospital Insurance:**

Cases in which hospital insurance is not applicable are:

- Pre-existing condition.
- Routine medical checkup of the body.
- Facial beauty treatment or cosmetic treatment (Cosmetic Treatment/Surgery).
- Rest or Convalescent for gradual improvement of health after illness.
- Any type of mental illness, excessive drinking or drug addiction.
- Any experimental procedure not recognized by medicine, such as acupuncture.
- Control methods for and all medical procedures for termination of pregnancy, D&C or infertility treatment.
- Abortion and its complications.
- First pregnancy and related expenses.
- Self-inflicted injury due to suicide attempt, lawlessness, drug addiction or brain disorder.
- Routine examination of ears and eyes, adoption or change of spectacles or contact lenses, adoption of any method to increase hearing power.
- Dental treatment.
- Circumcision
- Any congenital physical impairment.
- Tuberculosis and any complications of tuberculosis diseases.
- AIDS and HIV or STD-borne diseases.
- Any food or food substitute, pesticide or medicine.
- Pre-hospitalization medical expenses.

15. If within 3 (three) months of the period of hospital treatment, the insured receives hospital treatment more than once due to the same disease, it will be considered as one period of treatment.

16. All documents of hospital treatment must be submitted within 30 (thirty) days of leaving the hospital and age not above 55 years on the nearest birthday.

17. If the child is admitted to the hospital due to childbirth, medical facilities will be provided as per the list given below. In this case the insured must be a member of the plan for a minimum of one year and this benefit is applicable only for two children after taking the insurance.

Hospital sum Insured (Tk.)	Normal Delivery (maximum)	Cesarean Delivery (maximum)
20,000	3,000	8,000
30,000	4,000	10,000
50,000	6,000	15,000
75,000	8,000	20,000
1,00,000	10,000	25,000